

This weeks tips from the BBB

The pandemic has forced many people to conduct business from home. Unfortunately, this shift to remote work has also opened up opportunities for hackers. Cyberattacks have grown over 400% since the pandemic started, and many of these hacks target small businesses. Small businesses are often targeted because many don't have a fully-fledged IT department to protect themselves.

As we have seen with the recent gas shortages, today's cybercriminals are increasingly sophisticated and pose more significant threats to the economy than ever before. New safeguards are needed in order to protect consumers and businesses.

Cybersecurity is not only about adding layers of security technology. It starts with understanding about managing cybersecurity risks. BBB has developed the 5-Step Approach to Better Business Cybersecurity to help businesses and consumers do just that.

Five Step Approach

Step 1: Identify. Take inventory of key technologies you use and know what information you need to rebuild your infrastructure from scratch. Inventory the key data you use and store and keep track of likely threats.

Step 2: Protect. Assess what protective measures you need to have in place to be as prepared as possible for a cyber incident. Put protective policies in place for technologies, data and users, and ensure that your contracts with cloud and other technology service providers include the same protections.

Step 3: Detect. Put measures in place to alert you of current or imminent threats to system integrity, or loss or compromise of data. Train your users to identify and speedily report incidents.

Step 4: Respond. Make and practice an Incident Response Plan to contain an attack or incident and maintain business operations in the short term.

Step 5: Recover. Know what to do to return to normal business operations after an incident. Protect sensitive data and your business reputation over the long term.

Approach your home or office with these five cybersecurity practices in mind:

1. Understand your current cybersecurity status. You might be under the impression that you have relatively good cybersecurity, but how can you be sure? It's crucial to audit your cybersecurity status on an annual basis.

2. Train your system users. With

the world shifting towards remote work, it's essential to acknowledge how much time you work on personal devices or in external locations. Educated system users are your first line of defense in protecting your information.

Hackers understand that untrained users are often the easiest way to get into a system.

Popular types of cybersecurity scams against employees include:

- Impersonating an employee within the organization - usually by finding out their name on social platforms or the company website.
- Baiting with information that seems internal, that the hacker has actually found online
- Hiding malware downloads in email unsubscribe buttons
- Phishing emails
- Using keyboard capturing techniques to gather passwords
- Internal threats from current or former employees

Approach training your users on cybersecurity in a smart way. If you simply send your team an article describing the importance of cybersecurity, you may not get their full attention. Don't just force tutorials or conduct training sessions onto others without explanation.

Instead, make them understand the potential impact of these attacks and how vital their scrutiny is. Giving your team background on the dangers present will help them understand why they should care about cybersecurity.

3. Back up important information. It can be devastating to a business to lose critical financial records, customer data, planning documentation, or proprietary information. Some cyberattacks not only steal data, but also wipe and shut down systems too. This is a situation that is almost impossible to recover from.

To avoid this, you must back up all information frequently. If possible, use an automated system that automatically backs up data into a cloud. If this option isn't doable,

ensure you go through a data back up at least twice a week.

4. Update systems. No one dreams of performing system updates. However, you must understand why system upgrades are essential and should be done immediately.

Operating systems have built-in functions to help reduce the threat of a cyberattack. However, as the world of cyber threats is continuously changing, operating system manufacturers release upgrades to keep up with the changing landscape. These upgrades are for the protection of your system and any time you delay an upgrade, you increase your risk.

5. Password authentication. Two-factor authentication requires that users verify their identity with a secondary device in a short time frame. The process essentially works as an additional barrier to entry. Someone finding out your password may be likely; someone finding out your password while also having your mobile phone is much less likely.

If you think that your smart, capable team doesn't need two-factor authentication, think again. People hate forgetting their passwords and want easy access to their accounts. Unfortunately, this typically manifests itself in the types of passwords they choose. The two most common passwords in 2020 were 123456 and 123456789. Not so secure at all!

Two-step authentication can help your employees keep their accounts secure.

Moving forward

The risks that come with poor cybersecurity are too high. By implementing these five cybersecurity practices, you help to protect your home, and business. You can choose to ignore your cybersecurity, but that doesn't mean that hackers will ignore you. Be proactive and make sure that you are taking your cybersecurity seriously.

Read more at BBB.org/Cybersecurity.

Baseball's Best

The Crowley (La.) Millers of the 1950s



By LAMAR GARRARD
Baseball historian

"The Evangeline League provided southwest Louisiana with unique entertainment at a time when other sports weren't present." - Ron Guidry, New York Yankee three-time 20-game winner and Cy Young pitching award winner.

In Gaylon White's new book: "The Best Little Baseball Town in the World: The Crowley Millers and Minor League Baseball in the 1950s," he describes the Crowley Millers of Crowley, Louisiana. The town of 12,000 folks would pack the fans into Miller Stadium and during a three-year stretch drew over 100,000 baseball-loving fans each year. The Millers of the Class C Evangeline League was not your typical club and the Crowley folks were dedicated to their ball club and supported the team in every way possible.

Minor league baseball has always been the life blood of the major league's player pool and the proving grounds for future major leaguers. Today, many players go straight from high school and college to the big leagues thus we have fewer and fewer minor league teams.

White's book describes the relationship between the players and the small Louisiana town as being "family." A player would be rewarded for good pitching or hitting home runs by spectators passing the hat for a collection to be given to him at the end of the game. Enthusiasm, optimism, and loyalty coupled with fan appreciation made the Crowley Millers the team to play for during these hey-day years.

Regionally, in the 50s, we had the Augusta Tigers, the Macon Peaches, the Savannah Indians, the Charleston Rebels, and the Columbia Reds among other cities in the Sally League. Star performers like Hank Aaron, Frank Robinson, Curt Flood, Chico Cardenas, Coot Veal, George Alusik, Bob Shaw, and Dick McAuliffe were some of the future major leaguers that come to mind as playing in the South Atlantic League in the 1950s.

Mr. White relates that two pitchers Dan Pfister and George Brunet made the majors after getting a chance to play in Crowley. He details the escapades of a certain trouble-making slugger named Conk Meriwether who could hit

the ball almost as well as he could hit folks with his fists. Meriwether hit 280 homers in his 15 years in the minors and in '52 and '53 he hit 75 for the Millers. In 1955 his craziness caught up with him as he was charged with the hatchet murder of his mother-in-law and father-in-law. After being in a mental hospital in Florida, he died in 1996 at age 78. He played two games for the Augusta Tigers in 1940 getting a triple in three times at bat.

Author White interviewed several former players and recorded their recollections of the days of playing minor league ball in a southern town during the years of segregation.

Several recalled instances of having to navigate around the social and racial climate of that time. The book is a fresh new look at the American south and its main past-time of the post WWII era, baseball.

Gaylon H. White is an excellent writer having written four other baseball books, one of which is entitled Handsome Ransom Jackson: Accidental Big Leaguer. Jackson, the deceased Athens, Georgia, resident, was a two time National League All-Star who hit the last Brooklyn Dodger home run. He played on the team with Jackie Robinson.

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Consumer Ed answers questions

Dear Consumer Ed:

A medical provider recently sent me a statement for \$14,850.00, with charges dating from four to six years ago. The provider never submitted the bills to my insurance company as it had done in the past. The charges are far outside my insurance company's contracted time (60 days) for consideration. Now the medical provider is threatening to send my account to a collection agency. Am I legally required to pay the full amount of these medical costs under these circumstances?

Consumer Ed says:

The answer depends, in part, on whether the provider was in-network or out-of-network and on whether you were an inpatient or outpatient.

In-Network Providers

If the doctor's office is a participating or "in-network" provider through your insurance company, the doctor's office may have violated the Georgia Fair Business Practices Act if either of the following scenarios occurred: 1) it failed to timely submit a claim to your insurance provider, resulting in the insurance company denying the claim and leaving you liable for the full amount; or 2) it told you it accepted your insurance but proceeded to charge you an amount that exceeded the contracted rate set forth by the insurance company. To verify this, you can contact your insurance provider. If

you think the doctor's office may have violated the law, you should submit a complaint to the Georgia Department of Law's Consumer Protection Division by going to consumer.ga.gov or calling (404) 651-8600.

Out-of-Network Providers

If your doctor is an "out-of-network" provider, it may be helpful to clarify whether your procedure was inpatient or outpatient. Your hospital status affects how much you pay for hospital services (like X-rays, drugs, and lab tests). For example, you are an inpatient when you are formally admitted to a hospital with a doctor's order. The day before you're discharged is your last inpatient day. You are an outpatient if you are getting emergency department services, observation services, outpatient surgery, lab tests, X-rays, or any other hospital services, and the doctor hasn't written an order to admit you to a hospital as an inpatient. In these cases, you're an outpatient even if you spend the night at the hospital.

If you were an inpatient at a hospital, the facility has six business days after you have been released from its care as an inpatient to provide you with an itemized statement of all charges for which you are being billed. If the provider seeks charges from multiple years ago, it might have violated the law and you should submit a complaint to the Georgia Department of Law's Consumer Protection Division.

If you were not an inpatient in a hospital, the law provides a statute of limitations which treats the bill like any other debt or payment owed for services. If you executed a written agreement to pay at the time of the appointment, the doctor's office probably has up to six years from the date of the appointment to collect. If there was no written agreement, the doctor's office may have up to four years to collect.

In the event that the statute of limitations has run, the debt attempted to be collected is time-barred (sometimes referred to as "zombie debt.") While you may have a "moral obligation" to pay a time-barred debt that you legitimately owe, you do not have a legal obligation to pay it. IMPORTANT NOTE: You need to be careful not to restart the statute of limitations. Anytime you take an action with an account, the statute of limitations may be restarted. Making a payment, making a promise of payment, entering a payment agreement, or making a charge using the account may restart the statute of limitations on an account. When the clock restarts, it restarts at zero, no matter how much time had elapsed before the activity.

Remember...We do not give legal advice. Always consult a lawyer about legal issues.



JULIA MAE LEVERETT
Leverett honored on 88th birthday with drop-in party

Ms. Julia Mae Leverett celebrated her 88th birthday, Sunday, April 25th, with outdoor fellowship and food. Dropping in to wish her a happy birthday were all six children, Marvin, Martha, Mary, Judy, Linda (AKA Penny) and John Norris. Many of her 17 grandchildren, 45 great grandchildren and 25 great-great-grandchildren dropped in to celebrate with her. There were several more family and friends that dropped in to say Happy Birthday.

Crab legs, low country boil, fried fish and French fries were enjoyed by all, along with hotdogs, fried chicken, sausage dogs, ribs, slaw, pasta salads, banana pudding, peach cobbler, and cake was enjoyed by all.

Special thanks to Ms. Julia's special adopted daughter, Adrienne Clark from Atlanta, Georgia for cooking the fish and low country boil. Also special thanks to Ms. Julia's son-in-law, Charles Prickett for cooking fish and son-in-law, Gary Hearst for the grilled hotdogs, sausage dogs, and ribs.

Ms. Julia wanted everyone to know how thankful and grateful she was for everyone remembering her and most of all, she thanked God for giving her 88 years of life.

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